

**Information to identify the case:**

Debtor 1	<b>Brian E. Curtis</b>	Social Security number or ITIN	xxx-xx-0845
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Karen A Jorge-Curtis</b>	Social Security number or ITIN	xxx-xx-8783
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-23073-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian E. Curtis

Karen A Jorge-Curtis

11/4/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian E. Curtis  
Karen A Jorge-Curtis  
Debtors

Case No. 16-23073-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 04, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian E. Curtis, Karen A Jorge-Curtis, 62 W. Foch Avenue, Milltown, NJ 08850-1927
aty	+ Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Legacy Mortgage Asset Trust 2020-GS2, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516325177	+ Bank of America, Att: Frederic Weinberg, 1200 Laurel Oak Rd Ste 104, Voorhees, NJ 08043-4317
516325183	+ Bay Area Credit Service, POB 467600, Atlanta, GA 31146-7600
516276554	+ Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
516325178	+ Citibank, Att: Rubin & Rothman LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
516276555	+ Ditech, 7360 South Kyrene Road, Tempe, AZ 85283-4583
516325180	IRS, Cincinnati, OH 4599-0149
518778201	KHEAA, P O BOX 798, FRANKFORT KY 40602-0798
518241519	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518241520	+ MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP c/o Rushmore Loan Management Services 92619-2708
516325316	+ NCB Management Services Inc, POB 1099, Langhorne, PA 19047-6099
516362795	+ Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518823058	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518823059	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
516325179	+ Phelan Hallinan Diamond Jones, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
516325186	RWJ Endosurgical Center, POB 95000-5555, Philadelphia, PA 19195-5555
516325187	+ Southern Bank Emergency Associate, Att: Steven Michaels Associates, 7 Stiles Rd, Salem, NH 03079-4848
516325208	+ St Peters Univ Hospital, POB 336, Raritan, NJ 08869-0336
516468736	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516325209	+ Tsrget TD, POB 1327, Minneapolis, MN 55440-1327

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516366587	EDI: GMACFS.COM	Nov 05 2021 00:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516325181	EDI: GMACFS.COM	Nov 05 2021 00:28:00	Ally Financial, POB 78369, Phoenix, AZ 85062-8369
516325182	EDI: BANKAMER2.COM	Nov 05 2021 00:28:00	Bank of America, POB 15168, Wilmington, DE

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516325184	+ EDI: CAPITALONE.COM	Nov 05 2021 00:28:00	19850-5168 Capital One, 1680 Capital One Drive, McLean, VA 22102-3407
516361318	EDI: CAPITALONE.COM	Nov 05 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516360176	+ EDI: IRS.COM	Nov 05 2021 00:28:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516325185	EDI: JPMORGANCHASE	Nov 05 2021 00:28:00	Chase Bank, POB 15298, Wilmington, DE 19850
516492201	EDI: PRA.COM	Nov 05 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518828291	+ EDI: RMSC.COM	Nov 05 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516497491	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 04 2021 20:29:00	U.S. Bank Trust, N.A., As Trustee, for LSF8 Master, c/o CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*	Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
518778202	*	KHEAA, P O BOX 798, FRANKFORT KY 40602-0798
516500195	##+	Ditech Financial LLC, 2100 East Elliot Rd. Bldg 94, Recovery Dept T120, Tempe, AZ 85284-1806

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay	

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on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST  
shay@bbs-law.com, jpshay@gmail.com

Jenee K. Ciccarelli

on behalf of Joint Debtor Karen A Jorge-Curtis info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com

Jenee K. Ciccarelli

on behalf of Debtor Brian E. Curtis info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com

Rebecca Ann Solarz

on behalf of Creditor MTGLQ Investors LP rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS2 dnj@pbslaw.org

TOTAL: 8